

Understanding How Your Debit Card Works

Each MDOT employee who chooses to contribute to the medical reimbursement plan (MedFlex) may also request a mySOURCE MasterCard debit card. This card is accepted at doctor's offices and select merchants to pay for eligible medical expenses. The money is instantly deducted from the account. Using the MedFlex account will save you 25% to 40% on qualified purchases or services. This is because the money that goes into the account is pre-tax. Listed below are some facts regarding your mySOURCE MasterCard debit card.

- Card pre-loaded with annual election amount
- Additional cards can be ordered for your spouse at no additional charge at www.myrsc.com
- Accepted at medical/dental service providers using approved MCC (merchant category codes)
- Money instantly deducted from spending account- **no waiting for reimbursement**
- No PIN required
- Card automatically activated at first use
- **Keep all Documentation**
- If you have co-pay's, an expense amount equal to your co-pay for doctor visits will be automatically substantiated.
- An expense up to a five-times multiple of eligible co-pays will be automatically substantiated.
- Recurring expenses-Employee needs to notify Glynn Griffing and Associates of recurring expense so a manual software adjustment can be made. Documentation would need to be provided for the first card swipe and then any transaction for the exact same amount at the same merchant, would auto-substantiate.
- A recurring expense that has previously been substantiated will "autosubstantiate" after the first time if the amount and provider remain the same.
- Card will only work for a purchase that is equal to or less than your remaining available balance.

- Goods or services paid from your employer's flexible benefit plan which are not substantiated must be repaid by you or your card will be suspended.
- This debit card should only be used to pay for eligible medical expenses and cannot be used at any ATM.

Be sure to save all transaction receipts from the use of your card. You may be asked to provide documentation. Being able to document expenses is an IRS regulation. In the event you are ever audited, you will need proof of the items claimed.

For more information regarding your Medical Reimbursement Plan (MedFlex) mySOURCE MasterCard debit card, utilize the contact information below.

Contact Information

Glynn Griffing & Associates
Website

1-800-326-4885
www.glynn.info